

LISTING OF THE CLAIMS

Claims 1, 4, 6, 7, and 16 are currently amended. Pursuant to 37 C.F.R. § 1.174(d), deletions are [bracketed] and in a **bold font** and additions are indicated by an underline font. Claims 20-118 are newly added.

1. (CURRENTLY AMENDED) A method for managing a plurality of demand accounts for multiple clients whose funds are held at a banking institution in a single insured money market deposit account, which is not a NOW account, comprising:

providing a database having client information for each account;

administering clients' deposits to and withdrawals from each of their demand accounts;

[authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's account;]

determining the net transaction aggregated across all said demand account deposits and withdrawals on a regular periodic basis;

using the determination of the net transaction to deposit funds to or withdraw funds from said single insured money market deposit account , wherein the manner of making transfers and/or withdrawals from said single insured money market deposit account preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said single insured money market deposit account actually made during a month;

distributing interest paid on said single insured money market deposit account to said clients' demand accounts; and

updating the database for each client's deposit and authorized demand payment.

2. (ORIGINAL) The method of claim 1, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

3. (ORIGINAL) The method of claim 1, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

4. (CURRENTLY AMENDED) A system for managing a plurality of demand accounts for multiple clients whose funds are held at a banking institution in a single insured money market deposit account, which is not a NOW account, comprising:

a database having client information for each demand account;

a device for administering clients' deposits to and withdrawals from each of their demand accounts;

[a device for authorizing or rejecting the use of funds in a particular client's demand account to be used for each demand payment requested to be paid drawn on funds from that client's demand account;]

a device for determining the net transaction aggregated across all said demand account deposits and withdrawals on a regular periodic basis;

a comparison device for determining from the net transaction whether to deposit funds to or withdraw funds from said single insured money market deposit account; wherein the manner of making transfers and/or withdrawals from said single insured money market deposit account preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said single insured money market deposit account actually made during a month;

a device for distributing **[interested]** interest earned on said money market deposit account among the clients; and

a device for updating the database for each client's[;] deposits and authorized demand payments.

5. (ORIGINAL) The system of claim 4, wherein withdrawals are in the form of at least one type selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

6. (CURRENTLY AMENDED) The system of claim [1] 4, wherein deposits are in the form of least one type selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

7. (CURRENTLY AMENDED) A data processing system for implementing and managing plural client transaction accounts providing a return to each of said clients, by aggregating the assets associated with said client transaction accounts for deposit in a corresponding insured deposit account **[and providing]** , wherein said insured deposit account, which is not a NOW account, provides a return on assets held therein, said system comprising:

a. transaction input processor for receiving transactions, including deposits and/or withdrawals to one or more of said plural client accounts;

b. account computation processor responsive to said transactions and capable of calculating a corresponding balance for each said client transaction account, including determining and crediting said transaction account with a return associated with said balance of each said client accounts;

c. memory module storing data on said plural client accounts, wherein account balances are periodically updated to include said corresponding return to each of said client accounts; and

d. said computation processor assessing the aggregate activity of said plural client transaction accounts for a respective period, and calculating an asset adjustment to said insured deposit account, to permit adjustment of the amount in said insured deposit account by a method **[consistent with maintaining the insured and interest bearing status of said insured deposit account]** for asset adjustment of said insured deposit that preserves said insured deposit account's interest-bearing status regardless of the number of transfers and/or withdrawals from said insured deposit account actually made during a month.

8. (ORIGINAL) The system of claim 7, wherein said transaction input processor accesses a client account by one or more transaction methods selected from the group consisting of check, withdrawal, credit card, electronic fund transfer, debit card, sweep, internet communication, voice activation, and banking by telephone.

9. (ORIGINAL) The system of claim 8, wherein said transaction input processor accesses said account by three or more of said methods.

10. (ORIGINAL) The system of claim 8, wherein said transaction input processor accesses said account by five or more of said methods.

11. (ORIGINAL) The system of claim 7, wherein said computational processor responds to withdrawal transactions for a client's account by assessing fund availability and based, in whole or in part, thereon approving or denying said withdrawal transaction.

12. (ORIGINAL) The system of claim 11, wherein said computational processor applies margin requirements to said client's account in assessing a withdrawal transaction therefrom.

13. (ORIGINAL) The system of claim 7, wherein the return for the insured deposit account is used to determine the returns for the plural client accounts.

14. (ORIGINAL) The system of claim 8, wherein transactions further include automated bill paying.

15. (ORIGINAL) The system of claim 7, wherein periodic deposits to a client's account include one or more of the following: direct automated payroll; direct social security; automated sweep from another of that client's accounts; electronic funds transfer; and manual check deposit.

16. (CURRENTLY AMENDED) A data processing method for tracking and managing a plurality of client transaction accounts and providing a return to each of said accounts, the funds associated with said accounts aggregated for deposit in a corresponding insured deposit account [providing] , wherein said insured deposit account, which is not a NOW account, provides a return on assets held therein, said method comprising the steps of:

a. creating one or more account memory ledgers and storing therein select data for one or more of said plurality of client transaction accounts;

b. storing in said memory ledgers account data including a current or periodic account balance as well as an identification of an account owner or beneficiary;

c. tracking deposits to and withdrawals from each of said client transaction accounts and adjusting the balance for each in response to such transactions;

d. creating an insured deposit account in which funds from a plurality of said client transaction accounts are deposited, and

e. managing said insured deposit account by assessing the aggregate activity of said plural client transaction accounts for a respective period and calculating an asset adjustment to said insured deposit account to permit adjustment of the amount in said insured deposit account by a method **[consistent with maintaining the insured and return bearing status of said insured deposit account]** for asset-adjustment of said insured deposit account that preserves said insured deposit account's interest-bearing status regardless of the number of transfers and/or withdrawals from said insured deposit account actually made during a month [; and

e. calculating an aggregate transactional value for said client accounts having funds held in said insured deposit account over a selected period of time and determining a net asset adjustment for said insured account, to be implemented in a manner consistent with retaining its status as insured and providing a return on the assets].

17. (ORIGINAL) The method of claim 16, wherein said transactions into or out of a client's transaction account include sweeps into or sweeps out of said account.

18. (ORIGINAL) The method of claim 16, further comprising calculating a corresponding return for each client transaction account having funds maintained in said insured account based on the return on the assets held in the insured deposit account.

19. (ORIGINAL) The method of claim 18, wherein withdrawal transactions resulting in a negative net balance for a client's account trigger a margin approval process for such account.

20. (NEW) The method of claim 1 further comprising authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's demand account.

21. (NEW) The system of claim 4 further comprising a device for authorizing or rejecting the use of funds in a particular client's demand account to be used for each demand payment requested to be paid drawn on funds from that client's demand account.

22. (NEW) The method of claim 16 further comprising calculating an aggregate transactional value for said client accounts having funds held in said insured deposit account over a selected period of time.

23. (NEW) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

24. (NEW) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

25. (NEW) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

26. (NEW) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

27. (NEW) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

28. (NEW) The system of Claim 4 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

29. (NEW) The system of Claim 4 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

30. (NEW) The system of Claim 4 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

31. (NEW) The system of Claim 4 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

32. (NEW) The system of Claim 4 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

33. (NEW) The system of Claim 7 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

34. (NEW) The system of Claim 7 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.

35. (NEW) The system of Claim 7 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

36. (NEW) The system of Claim 7 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

37. (NEW) The system of Claim 7 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

38. (NEW) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

39. (NEW) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.

40. (NEW) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

41. (NEW) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

42. (NEW) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

43. (NEW) A method for managing a plurality of demand accounts for multiple clients whose funds are held at a banking institution in a single insured money market deposit account, which is not a NOW account, comprising:

providing a database having client information for each demand account;

administering clients' deposits to and withdrawals from each of their demand accounts;

determining the net transaction aggregated across all said demand account deposits and withdrawals on a regular periodic basis;

using the determination of the net transaction to deposit funds to or withdraw funds from said single insured money market deposit account, wherein more than six (6) transfers and/or withdrawals are made during a month from said single insured money market deposit account;

distributing interest paid on said single insured money market deposit account to said clients' demand accounts; and

updating the database for each client's deposit and authorized demand payments.

44. (NEW) The method of claim 43 wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

45. (NEW) The method of claim 43 wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

46. (NEW) The method of claim 43 further comprising authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's demand account.

47. (NEW) The method of Claim 43 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

48. (NEW) The method of Claim 43 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

49. (NEW) The method of Claim 43 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

50. (NEW) The method of Claim 43 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

51. (NEW) The method of Claim 43 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

52. (NEW) A system for managing a plurality of demand accounts for multiple clients whose funds are held at a banking institution in a single insured money market deposit account, which is not a NOW account, comprising:

a database having client information for each demand account;

a device for administering clients' deposits to and withdrawals from each of their demand accounts;

a device for determining the net transaction aggregated across all said demand account deposits and withdrawals on a regular periodic basis;

a comparison device for determining from the net transaction whether to deposit funds to or withdraw funds from said single insured money market deposit account, wherein more than six (6) transfers and/or withdrawals are made during a month from said single insured money market deposit account;

a device for distributing interest earned on said single insured money market deposit account among the clients; and

a device for updating the database for each client's deposits and authorized demand payments.

53. (NEW) The system of claim 52 wherein withdrawals are in the form of at least one type selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

54. (NEW) The system of claim 52 wherein deposits are in the form of least one type selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

55. (NEW) The system of claim 52 further comprising a device for authorizing or rejecting the use of funds in a particular client's demand account to be used for each demand payment requested to be paid drawn on funds from that client's demand account.

56. (NEW) The system of Claim 52 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

57. (NEW) The system of Claim 52 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

58. (NEW) The system of Claim 52 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

59. (NEW) The system of Claim 52 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

60. (NEW) The system of Claim 52 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

61. (NEW) A data processing system for implementing and managing plural client transaction accounts providing a return to each of said clients, by aggregating the assets associated with said client transaction accounts for deposit in a corresponding insured deposit account, wherein said insured deposit account, which is not a NOW account, provides a return on assets held therein, said system comprising:

a. transaction input processor for receiving transactions, including deposits and/or withdrawals to one or more of said plural client accounts;

b. account computation processor responsive to said transactions and capable of calculating a corresponding balance for each said client transaction account, including determining and crediting said transaction account with a return associated with said balance of each said client accounts;

c. memory module storing data on said plural client accounts, wherein account balances are periodically updated to include said corresponding return to each of said client accounts; and

d. said computation processor assessing the aggregate activity of said plural client transaction accounts for a respective period, and calculating an asset adjustment to said insured deposit account, to permit adjustment of the amount in said insured deposit account, wherein more than six (6) asset-adjustment transfers and/or withdrawals are actually made during a month from said insured deposit account providing a return on assets.

62. (NEW) The system of claim 61 wherein said transaction input processor accesses a client account by one or more transaction methods selected from the group consisting of check, withdrawal, credit card, electronic fund transfer, debit card, sweep, internet communication, voice activation, and banking by telephone.

63. (NEW) The system of claim 62 wherein transactions further include automated bill paying.

64. (NEW) The system of claim 61 wherein said computational processor responds to withdrawal transactions for a client's account by assessing fund availability and based, in whole or in part, thereon approving or denying said withdrawal transaction.

65. (NEW) The system of claim 64 wherein said computational processor applies margin requirements to said client's account in assessing a withdrawal transaction therefrom.

66. (NEW) The system of claim 61 wherein the return for the insured deposit account is used to determine the returns for the plural client accounts.

67. (NEW) The system of claim 61 wherein periodic deposits to a client's account include one or more of the following: direct automated payroll; direct social security; automated sweep from another of that client's accounts; electronic funds transfer; and manual check deposit.

68. (NEW) The system of Claim 61 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

69. (NEW) The system of Claim 61 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.

70. (NEW) The system of Claim 61 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

71. (NEW) The system of Claim 61 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

72. (NEW) The system of Claim 61 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

73. (NEW) A data processing method for tracking and managing a plurality of client transaction accounts and providing a return to each of said accounts, the funds associated with said accounts aggregated for deposit in a corresponding insured deposit account, wherein said insured deposit account providing a return on assets held therein, and which is not a NOW account, said method comprising:

a. creating one or more account memory ledgers and storing therein select data for one or more of said plurality of client transaction accounts;

b. storing in said memory ledgers account data including a current or periodic account balance as well as an identification of an account owner or beneficiary;

c. tracking deposits to and withdrawals from each of said client transaction accounts and adjusting the balance for each in response to such transactions;

d. creating an insured deposit account in which funds from a plurality of said client transaction accounts are deposited, and

e. managing said insured deposit account by assessing the aggregate activity of said plural client transaction accounts for a respective period and calculating an asset adjustment to said insured deposit account to permit adjustment of the amount in said insured deposit account, wherein more than six (6) asset adjustment transfers and/or withdrawals are actually made during a month from said insured deposit account providing a return on assets.

74. (NEW) The method of claim 73 wherein said transactions into or out of a client's transaction account include sweeps into or sweeps out of said account.

75. (NEW) The method of claim 73 further comprising calculating a corresponding return for each client transaction account having funds maintained in said insured account based on the return on the assets held in the insured deposit account.

76. (NEW) The method of claim 75, wherein withdrawal transactions resulting in a negative net balance for a client's account trigger a margin approval process for such account.

77. (NEW) The method of claim 73 further comprising calculating an aggregate transactional value for said client accounts having funds held in said insured deposit account over a selected period of time.

78. (NEW) The method of Claim 73 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

79. (NEW) The method of Claim 73 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.

80. (NEW) The method of Claim 73 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

81. (NEW) The method of Claim 73 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

82. (NEW) The method of Claim 73 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

83. (NEW) A method for managing a plurality of transaction accounts for multiple clients whose funds are held at a banking institution in a single insured deposit account providing a return on assets held therein, and which is not a NOW account, comprising:

providing a database having client information for each transaction account;

administering clients' deposits to and withdrawals from each of their transaction accounts;

determining the net transaction aggregated across all said transaction account deposits and withdrawals on a regular periodic basis;

using the determination of the net transaction to deposit funds to or withdraw funds from said single insured deposit account, wherein the manner of making transfers and/or withdrawals from said single insured deposit account preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said insured deposit account actually made during a month;

distributing interest paid on said single insured deposit account to said clients' transaction accounts; and

updating the database for each client's deposit and authorized demand payments.

84. (NEW) The method of claim 83 wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

85. (NEW) The method of claim 83 wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

86. (NEW) The method of claim 83 further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each transaction payment requested from that client's transaction account.

87. (NEW) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

88. (NEW) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from said single deposit account are requested by mail.

89. (NEW) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from said single deposit account are requested by messenger.

90. (NEW) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

91. (NEW) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

92. (NEW) A system for managing a plurality of transaction accounts for multiple clients whose funds are held at a banking institution in a single insured deposit account deposit account providing a return on assets held therein, and which is not a NOW account, comprising:

a database having client information for each transaction account;

a device for administering clients' deposits to and withdrawals from each of their transaction accounts;

a device for determining the net transaction aggregated across all said transaction account deposits and withdrawals on a regular periodic basis;

a comparison device for determining from the net transaction whether to deposit funds to or withdraw funds from said single insured deposit account, wherein the manner of making transfers and/or withdrawals from said single insured deposit account preserves that account's

interest-bearing status regardless of the number of said transfers and/or withdrawals from said insured deposit account actually made during a month;

a device for distributing interest earned on said single insured deposit account among the clients; and

a device for updating the database for each client's deposits and authorized demand payments.

93. (NEW) The system of claim 92 wherein withdrawals are in the form of at least one type selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

94. (NEW) The system of claim 92 wherein deposits are in the form of least one type selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

95. (NEW) The system of claim 92 further comprising a device for authorizing or rejecting the use of funds in a particular client's transaction to be used for each transaction payment requested to be paid drawn on funds from that client's transaction account.

96. (NEW) The system of Claim 92 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

97. (NEW) The system of Claim 92 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by mail.

98. (NEW) The system of Claim 92 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by messenger.

99. (NEW) The system of Claim 92 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

100. (NEW) The system of Claim 92 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

101. (NEW) A method for managing a plurality of transaction accounts for multiple clients whose funds are held at a banking institution in a single insured deposit account deposit account providing a return on assets held therein, and which is not a NOW account, comprising:

providing a database having client information for each transaction account;

administering clients' deposits to and withdrawals from each of their transaction accounts;

determining the net transaction aggregated across all said transaction account deposits and withdrawals on a regular periodic basis;

using the determination of the net transaction to deposit funds to or withdraw funds from said single insured deposit account, wherein more than six (6) transfers and/or withdrawals are made during a month from said insured deposit account

distributing interest paid on said single insured deposit account to said clients' transaction accounts; and

updating the database for each client's deposit and authorized demand payment.

102. (NEW) The method of claim 101 wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

103. (NEW) The method of claim 101 wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

104. (NEW) The method of claim 101 further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each transaction payment requested from that client's transaction account.

105. (NEW) The method of Claim 101 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

106. (NEW) The method of Claim 101 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by mail.

107. (NEW) The method of Claim 101 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by messenger.

108. (NEW) The method of Claim 101 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

109. (NEW) The method of Claim 101 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

110. (NEW) A system for managing a plurality of transaction accounts for multiple clients whose funds are held at a banking institution in a single insured deposit account deposit account providing a return on assets held therein , and which is not a NOW account, comprising:

a database having client information for each transaction account;

a device for administering clients' deposits to and withdrawals from each of their transaction accounts;

a device for determining the net transaction aggregated across all said transaction account deposits and withdrawals on a regular periodic basis;

a comparison device for determining from the net transaction whether to deposit funds to or withdraw funds from said single insured deposit account, wherein more than six (6) transfers and/or withdrawals are made during a month from said single insured deposit account;

a device for distributing interest earned on said single insured deposit account among the clients; and

a device for updating the database for each client's deposits and authorized demand payments.

111. (NEW) The system of claim 110 wherein withdrawals are in the form of at least one type selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

112. (NEW) The system of claim 110 wherein deposits are in the form of least one type selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

113. (NEW) The system of claim 110 further comprising a device for authorizing or rejecting the use of funds in a particular client's transaction account to be used for each transaction payment requested to be paid drawn on funds from that client's transaction account.

114. (NEW) The system of Claim 110 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

115. (NEW) The system of Claim 110 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by mail.

116. (NEW) The system of Claim 110 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by messenger.

117. (NEW) The system of Claim 110 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

118. (NEW) The system of Claim 110 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

STATEMENT OF STATUS AND SUPPORT

Pursuant to 37 C.F.R § 1.173(c), the Applicants present herein a statement of status and support for all claim changes.

STATUS OF THE CLAIMS

Claims 1-118 are currently pending. No claims have been cancelled.

More particularly, claims 1-19 were issued in the '231 patent. Of these original claims, claims 1, 4, 6, 7, and 16 are amended (currently amended), while claims 2, 3, 5, 8-15, and 17-19 are as issued (original). The remaining pending claims, claims 20-118, are newly added.

SUPPORT OF CLAIM CHANGES

Other than the amendments to be described below, amended and new claims 1-3, 43-45, 83-85, and 101-103 are the same as original claims 1-3; amended and new claims 4-6, 52-54, 92-94, and 110-112 are the same as original claims 4-6; amended and new claims 7, 8, and 11-15 and 61-67 are the same as original claims 7, 8, and 11-15; and amended and new claims 16-19 and 73-76 are the same as original claims 16-19. Consequently, in all respects other than the amendments to be described, all amended and new claims are supported and introduce no new matter.

Applicants have made the following amendments and changes from original claim language, which are supported as indicated. First, all independent claims, namely claims 1, 4, 7, 16, 43, 52, 61, 73, 83, 92, 101, and 110 recite, or have been amended to recite, the phrase "which is not a NOW account" (or the equivalent). Support can be found in the specification of the '231 patent at, *e.g.*, col. 1, lines 58-59.

Second, independent claims 1, 4, 7, 16, 83, and 92 recite, or have been amended to recite, the phrase "wherein the manner of making transfers and/or withdrawals from said single insured money market deposit account preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals actually made during a month" (or the equivalent). Support can be found in the specification of the '231 patent at, *e.g.*, col. 5, lines 21-30, and also generally at, *e.g.*, col. 1, lines 26-63.

Third, independent claims 43, 52, 61, 73, 101, and 110 recite "wherein more than six (6) transfers and/or withdrawals are made during a month from said single insured money market deposit account" (or the equivalent). Support can be found in the specification of the '231 patent at, *e.g.*, col. 1, lines 41-53.

Fourth, independent claims 83, 92, 101, and 110 recite that the managed accounts are "transaction accounts" or "client transaction accounts". Support can be found in the specification of the '231 patent at, *e.g.*, col. 1, lines 5-8, and col. 2, lines 9-13, and also in original claims 7 and 16. These independent claims also recite that the managed accounts are held at a banking institution in a "single insured deposit account providing a return on assets held therein" (*e.g.*, interest-bearing). Support can be found in the specification of the '231 patent at, *e.g.*, col. 2, lines 9-13, and also in original claims 7 and 16.

Fifth, new dependent claims 23-42, 47-51, 56-60, 68-72, 78-82, 87-91, 96-100, 105-109, and 114-118 are supported in the specification of the '231 patent at, *e.g.*, col. 1, lines 53-58.

Sixth and finally, elements formerly present in independent claims 1, 4, and 16 have been deleted from these claims and added as new dependent claims. In particular, the recitation "authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's demand account" has been deleted from independent claim 1 and now appears as dependent claims 20, 46, 86, and 104. The recitation "a device for authorizing or rejecting the use of funds in a particular client's demand account to be used for each demand payment requested to be paid drawn on funds from that client's demand account" has been deleted from independent claim 4 and now appears as dependent claims 21, 55, 95, and 113. Finally, paragraph "e." of independent claim 16 has been deleted and now appears in a shortened version as dependent claims 22 and 77. These new dependent claims are supported by, *e.g.*, original claims 7 and 11 of the '231 patent.

Furthermore, Applicants have corrected minor typographic errors in claims 1, 4, 6, and 7. Claim 6 has been amended so that it is now dependent on system claim 4 (instead of method claim 1).

In conclusion, it is respectfully submitted that all amended and new claims are supported and do not introduce any new matter.